



Your Benefits at a Glance

Toyoda Gosei is proud to offer a robust benefits program that takes care of your full well-being – your **physical, emotional and financial health**. Here’s a quick summary of the various available options. Please review the **Benefits Guide** for full details.



Benefits for Physical and Mental Health

Medical Coverage

We offer access to a high-quality medical plan that includes:

- Prescription drug benefits, including cost-saving programs
- Dialogue Services
 - Free App access 24/7 in English and French
 - Primary Care, Stress Management & Well-Being



Medical Plan Summary

Prescription Drug Plan	
Co-Insurance	90%
Generic Substitution	Yes
Pay Direct Drug Card	Yes
Annual Maximum (Per Person)	Unlimited
Fertility Drugs	\$5,000 per calendar year
Anti-Smoking Drugs	\$500 per calendar year
Deductible	\$0
Medical Supplies	
Co-Insurance	100%
Hearing Aids	\$300/5 calendar years
Orthotics / Orthopedic Shoes	\$400/calendar year and \$150/calendar year
Hospital	
Co-insurance	100%
Room type	Semi-private
Maximum days	Reasonable and Customary

Medical Plan Summary - Continued



Vision	
Co-Insurance	100%
Eye Exams	1 exam / 24 months
Lens / Frames / Contacts	\$350 / year for children under 18 years old \$350/ 2 years for adults over 18 years old

Paramedical	
Deductible	\$0
Max / Person / Practitioner / Year	\$500 per practitioner
Co-Insurance	100%



Dialogue



Dialogue is the leading Canadian virtual care platform offering a portfolio of healthcare services to keep you and your family healthy. The online platform allows you to virtually connect with nurses and physicians via a mobile or web app from anywhere in Canada, free of charge.



Dental Coverage

Our dental plan keeps you smiling bright with comprehensive coverage.

Dental Plan Summary



Dental	
Deductible	\$0
Routine Services	Yes
Routine Recall Exams	6 months
Routine Co-Insurance	80%
Routine Annual Maximum	\$2,500 / calendar year combined with major
Major Services	Yes
Major Co-Insurance	60%
Major Annual Maximum	\$2,500 / calendar year combined with routine services



Optional Benefits through Protection Plus



Medavie Blue Cross offers an optional supplemental insurance product called Protection Plus Benefits. You can choose Critical Illness, Life Insurance, Accidental Death and Dismemberment coverage, or a combination of each. Coverage for your spouse and children is also available.



Benefits for Financial Health

Life and Accidental Death and Dismemberment (AD&D) Insurance



Toyoda Gosei automatically provides basic life and AD&D insurance equal to 2 times your basic annual earnings (rounded to the next higher \$1,000) at no cost to you. You may purchase additional coverage for yourself, your spouse and children under age 26.

Disability Insurance



Short-term disability (STD) and long-term disability (LTD) replace a percentage of your income if you suffer an accident or illness that prevents you from working.

Group RRSP



It's never too early to start planning for retirement. You're eligible to participate in our Group Retirement Savings Plan (RRSP) immediately, and matching contributions from TG Minto will start following the completion of your probationary period.

You can contribute any amount to the RRSP via payroll deduction on a "pre-tax" basis up to your CRA limit. TG Minto will contribute a 100% match (Dollar for dollar) of the first 3% of your earnings that you contribute via payroll deduction.

In other words, you are guaranteed to get a 100% rate of return (double your money) on the first 3% of your earnings that you contribute to the group RRSP.



Time Away from Work

To support your work / life balance, Toyoda Gosei offers company-paid time away from work through **Paid Personal Leave (PPL)** and **Holidays**.

Team members begin accruing PPL on the first day of employment. Any accrued, unused PPL balance at the end of the year carries over to the next year.

Our holiday schedule varies by year, but it typically includes Canadian recognized statutory holidays and 5 floating days.



Other Valuable Benefits

Tuition Reimbursement and Job-Related Training

Toyoda Gosei provides many ways for you to learn, build your skills, and further your career. We offer tuition reimbursement for qualifying work-related courses, free development resources through TGUniversity and on-the-job specific training. Check with your local HR department for specific details of this program.

Online Discount Mail



All Toyoda Gosei team members have access to countless discounts on brands you love through the Perkopolis program. Get deals from restaurants, stores, gyms and more!



Emergency Travel Coverage



Travel insurance is important to help protect you and your family from costs that can occur due to an unforeseen medical emergency during a trip.

Travel	
Co-Insurance	100%
Trip Duration	60 days per year
Benefit Maximum	\$5,000,000 per Lifetime

When You Need Help

The Toyoda Gosei Benefits Center can help you with benefits and enrollment questions.



tggrouppenefits.com

Password: TGNA



tgmintobenefits@toyodagosei.com

support-tdl@sterlingcapitalbrokers.com

Click on Canadian Benefits in the top right.



+1-877-793-7222 to reach the Sterling Capital Brokers team for support.